

JLL-FCH HOLDINGS I, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3633052	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$668	\$635	-5.0%		
Loans	\$432	\$476	10.0%		
Construction & development	\$54	\$34	-36.7%		
Closed-end 1-4 family residential	\$74	\$206	177.0%		
Home equity	\$0	\$1			
Credit card	\$1	\$1	-4.2%		
Other consumer	\$15	\$5	-69.3%		
Commercial & Industrial	\$62	\$45	-28.2%		
Commercial real estate	\$188	\$149	-20.8%		
Unused commitments	\$18	\$14	-18.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$39	\$30	-22.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$9	198.1%		
Cash & balances due	\$151	\$67	-55.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$594	\$565	-4.9%		
Deposits	\$588	\$559	-4.8%		
Total other borrowings	\$1	\$0	-33.5%		
FHLB advances	\$1	\$0	-33.5%		
Equity					
Equity capital at quarter end	\$75	\$70	-6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$36	\$15	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	10.6%	--		
Tier 1 risk based capital ratio	15.3%	14.3%	--		
Total risk based capital ratio	16.5%	15.6%	--		
Return on equity ¹	-28.6%	-25.5%	--		
Return on assets ¹	-3.2%	-3.0%	--		
Net interest margin ¹	3.3%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.8%	58.1%	--		
Loss provision to net charge-offs (qtr)	18.8%	188.8%	--		
Net charge-offs to average loans and leases ¹	2.0%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	19.7%	0.6%	0.1%	0.0%	--
Closed-end 1-4 family residential	2.2%	0.6%	0.2%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	1.4%	--
Other consumer	0.2%	0.4%	0.9%	0.0%	--
Commercial & Industrial	14.8%	8.6%	3.4%	1.5%	--
Commercial real estate	7.6%	7.1%	0.2%	0.4%	--
Total loans	8.9%	3.4%	0.7%	0.3%	--